

CHARITABLE GIVING

- ⇒ Develop a charitable giving plan at the beginning of each year. Research the charities you choose to donate to so when you are contacted by various charities, you already have a plan of action.
- ⇒ Ask for information before you pledge your support. Ask for printed material so that you can carefully evaluate any requests for money.
- ⇒ Find out whether the person asking for your donation is a paid fund-raiser. Ask specifically how much of your donation goes to the actual charity.
- ⇒ Don't assume you know the organization because the name or symbols seem familiar. Many "charitable" organizations assume names which are very similar to well known, more familiar charities.
- ⇒ Resist high-pressure tactics. Don't be pressured into making a donation immediately. Call the charity itself if you have questions.
- ⇒ Pay with a check made out to the charity, not to the fund-raiser. Do not send cash. Ask if your donation is tax-deductible.
- ⇒ Don't give out your credit card number over the telephone to anyone soliciting your contribution.
- ⇒ Keep a record of your contributions.
- ⇒ Some "charities" use promises of prizes and sweepstakes. You do not have to donate to be eligible to win.
- ⇒ Be wary of emotional pitches during the holidays or after a disaster.
- ⇒ Any charity that solicits in the state of North Dakota must be licensed with the Secretary of State's Office. Call that office to verify before making a contribution at 701-328-3665.
- ⇒ Check out the charity by contacting the Council of Better Business Bureau at 703-276-0100. The address is 4200 Wilson Boulevard, Arlington, VA 22203 or on the Internet at www.bbb.com.